Certificate Number: 15317-PAE-DE-032184286

Bankruptcy Case Number: 18-05146



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 20, 2019</u>, at <u>8:57</u> o'clock <u>PM PST</u>, <u>Ana Ardelean</u> completed a course on personal financial management given <u>by telephone</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 20, 2019 By: /s/Marissa Bartolome

Name: Marissa Bartolome

Title: Counselor